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Hearing Date: January 13, 2011 Hearing Time: 10:30 a.m.

Location: 219 S. Dearborn St., Courtroom 644

Chicago, IL 60604

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:	§	Chapter 7
	§	
SMITH, MARGARET JEAN	§	Case No. 09-37810
	§	
Debtor	§	Hon. Pamela S. Hollis

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner Clerk of the U.S. Bankruptcy Court 219 S. Dearborn, 7th Floor Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at:

10:30 a.m. on January 13, 2011 in Courtroom 644, U.S. Courthouse 219 S. Dearborn St., Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed:	By: Kenneth Gardner
	Clerk of Bankruptcy Court
Joseph A. Baldi, Trustee	
19 S. LaSalle St., Suite 1500, Chicago, IL 60603	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:	§			
SMITH, MARGARET JEAN	<pre>\$</pre>	ase No. 09-378	10	
Debtor(s)	§			
SUMMARY OF TE AND APPLICATIO				
The Final Report shows receipts of		\$	\$	35,625.00
and approved disbursements of		S	\$	0.00
leaving a balance on hand of 1		5	\$	35,625.00
Claims of secured creditors will be paid	as follows:			
Claimant		I	Proposed Pay	ment
		\$_		
Applications for chapter 7 fees and admi		-		ollows:
Reason/Applicant		ees	Expenses	
Trustee: Joseph A. Baldi, Trustee		2,682.31	_ <i>\$</i>	0.00
Attorney for trustee: BALDI BERG &				
WALLACE, LTD.	<i>\$_</i> _	5,484.00	\$	0.00
Appraiser:	 \$		\$	
Auctioneer:	 \$		\$	
Accountant:	\$		\$	

\$_

Special Attorney for trustee:

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

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Reason/Applican	t Fees	Expenses
Charges:	\$	\$
Fees:	\$	\$
Other:	\$	<i>\$</i>
Other:	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

	Reason/Applicant	Fees	Expenses
Attorney for debtor:		\$	\$
Attorney for:		\$	\$
Accountant for:		\$	\$
Appraiser for:		\$	\$
Other:		<u>\$</u>	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
		\$	\$
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,108.79 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.2 percent.

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Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allo	wed Amt. of Claim	Pı	roposed Payment
000001	Discover Bank	_ \$	7,298.67	\$	7,311.45
	American Infosource Lp As				
000002	Agent for	\$	3,099.12	\$	3,104.55
000003	Combined Care Center PC	\$	711.00	\$	712.24

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
		\$	\$
		\$	\$
		\$	\$

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
		\$	\$
		\$	\$
		\$	\$

The amount of surplus returned to the debtor after payment of all claims and interest is \$16,301.91.

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Prepared By: /s/		
•	Joseph A. Baldi, Trustee	

Joseph A. Baldi, Trustee Suite 1500 19 South LaSalle Street Chicago, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Casse:0993783100 Dbox:3381 Fffeddl.1/12981/00 Elitetereddl.1/12981/001.62354366 Dies cMRDF Final Report/ApplicationesntNotileachee6ipile6ts Page 1 of 1 Notice Recipients

District/Off: 0752-1 User: corrinal Date Created: 11/24/2010

Case: 09–37810 Form ID: pdf006 Total: 21

Recipients submitted to the BNC (Bankruptcy Noticing Center) without an address:

aty Baldi & Associates P C

TOTAL: 1

Recipients submitted to the BNC (Bankruptcy Noticing Center):						
db	Margaret Jean Smith	7322 North Ridge Blvd, A	pt. 1E Chicago, IL 60645			
tr	Joseph A Baldi, Tr	Joseph Baldi & Associates	19 S Lasalle Street Suite 1500	Chicago, IL 60603		
aty	Alfredo J Garcia	Ledford &Wu 200 South	Michigan Avenue Suite 209	Chicago, IL 60604		
aty	Elizabeth C Berg	Joseph A. Baldi & Associates	19 S Lasalle Street, , Suite 1500	Chicago, IL 60603		
aty	Joseph A Baldi	Joseph Baldi & Associates	19 S Lasalle Street Suite 1500	Chicago, IL 60603		

aty Orlando Velazquez Ledford &Wu 200 South Michigan Ave. Suite 209 Chicago, IL 60604
15800361 American Infosource Lp As Agent for World Financial Network National Bank As Value City

Furniture PO Box 248872 Oklahoma City, OK 73124–8872
14561141 Associated Recovery Systems PO Box 469046 Escondido, CA 92046

14561142 Bank Of America Attn: Bankruptcy NC4–105–02–77 Po Box 26012 Greensboro, NC 27410

14561143 Child Care Time c/o St. Francis Hospital 355 Ridge Avenue Evanston, IL 60202 14561144 Childrens Memorial Hospital 75 Remittance Drive, Suite 92611 Chicago, IL 60675

14561145 Citi Po Box 6241 Sioux Falls, SD 57117

14561146 Combined Care Center PC 1325 Howard St Ste 307 Evanston, IL 60202

15768036 Discover Bank Dfs Services LLC PO Box 3025 New Albany, OH 43054-3025

14561147 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

14561148 NCO Financial Services, Inc. 605 W. Edison Rd. Suite K Mishawaka, IN 46545

14561149 Northshore Health System 2650 Ridge Avenue Evanston, IL 60201

14561150 Pinnacle Management Goods or Servic 514 Market Loop, Ste. 103 West Dundee, IL 60118

14561151 Wfnnb/valucityroomstod Po Box 182303 Columbus, OH 43218

14561152 Wfs Financial/Wachovia Po Box 19657 Irvine, CA 92623

TOTAL: 20